

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:	Case No. 16-10629TPA
NANCY L GEIST	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 08/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/08/2016, 03/28/2017, 05/26/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/02/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,836.00.
- 10) Amount of unsecured claims discharged without payment: \$17,772.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$48,687.08
Less amount refunded to debtor	\$1,220.01

**NET RECEIPTS:**

**\$47,467.07**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,529.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,363.27
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,892.27**

Attorney fees paid and disclosed by debtor:	\$471.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK NA**	Unsecured	283.00	304.06	304.06	123.15	0.00
CAPITAL ONE BANK NA**	Unsecured	389.00	537.44	537.44	217.67	0.00
COUNTRY DOOR	Unsecured	NA	136.85	136.85	55.43	0.00
DIRECT CHARGE	Unsecured	283.00	216.71	216.71	87.77	0.00
DITECH FINANCIAL LLC(*)++	Secured	2,556.00	2,405.57	2,405.57	2,405.57	238.80
DIVERSIFIED CONSULTANTS++	Unsecured	208.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	990.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,836.00	1,904.38	1,904.38	771.29	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,227.00	1,226.64	1,226.64	496.80	0.00
MIDLAND FUNDING LLC	Unsecured	NA	921.69	921.69	373.29	0.00
MONTGOMERY WARDS**	Unsecured	686.00	684.90	684.90	277.39	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	NA	4,538.63	4,538.63	1,838.19	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	0.00	712.95	712.95	288.75	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	15,182.00	10,771.30	10,771.30	4,362.48	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	3,394.00	3,314.14	3,314.14	3,314.14	335.59
PREMIER BANKCARD LLC; JEFFERS(	Unsecured	752.00	703.38	703.38	284.88	0.00
PREMIER BANKCARD LLC; JEFFERS(	Unsecured	427.00	396.26	396.26	160.49	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	591.00	652.16	652.16	264.13	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	579.00	522.29	522.29	211.53	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	1,696.00	1,854.96	1,854.96	751.28	0.00
SYNCHRONY BANK++	Unsecured	922.00	NA	NA	0.00	0.00
THROUGH THE COUNTRY DOOR	Unsecured	132.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE AME	Secured	0.00	0.00	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE AME	Secured	21,948.00	22,300.77	22,300.77	22,300.77	2,415.41

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$24,706.34	\$24,706.34	\$2,654.21
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,314.14	\$3,314.14	\$335.59
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$28,020.48</b>	<b>\$28,020.48</b>	<b>\$2,989.80</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,084.60</b>	<b>\$10,564.52</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	\$5,892.27
Disbursements to Creditors	<u>\$41,574.80</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$47,467.07</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2021

By:/s/ Ronda J. Winnecourt

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**Trustee**

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.